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Attorney Docket No.:00-017

WHAT IS CLAIMED IS:

1	1. A method o	f facilitating a transaction, comprising:
2	associating a tr	ansferable item price with a first consumer; and
3		at a second consumer is entitled to purchase an item in exchange for
4	payment of an amount	based on the transferable item price.
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- 2. The method of claim 1, further comprising: determining the transferable item price associated with the first consumer.
- 1 3. The method of claim 2, wherein the determination of the transferable item price 2 is based on an offer received from the first consumer to purchase the item in exchange for 3 payment of an offer price, the transferable item price being based on the offer price.
 - 4. The method of claim 3, wherein the offer received from the first consumer comprises a binding offer and the offer price is defined by the first consumer.
 - 5. The method of claim 4, wherein the first consumer defines the offer price via: (i) entering the offer price, or (ii) selecting the offer price from a list of suggested prices.
 - 6. The method of claim 5, wherein said associating is only performed if the offer received from the first consumer is accepted.
 - 7. The method of claim 2, wherein the determination of the transferable item price is based on the first consumer purchasing the item in exchange for payment of a purchase price, wherein the transferable item price is based on the purchase price.
- 1 8. The method of claim 2, wherein the determination of the transferable item price is based on an auction bid received from the first consumer. 2
- 1 9. The method of claim 2, wherein the determination of the transferable item price 2 is based on a price at which a third party offers to sell a similar item.

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1	10. The method of claim 2, wherein an item price varies over time and the
2	determination of the transferable item price is based on a time that the first consumer: (i)
3	provides an offer, or (iii) purchases the item.

- 1 The method of claim 1, wherein the item is sold to consumers at a retail price and the transferable item price is different than the retail price.
- 1 12. The method of claim 1, wherein said associating comprises:
- determining if the transferable item price may be associated with the first consumer.
- 1 13. The method of claim 12; wherein the determination if the transferable item 2 price may be associated with the first consumer is based on information associated with 3 the first consumer.
 - 14. The method of claim 13, wherein the information associated with the first consumer comprises at least one of: (i) an address, (ii) demographic information, (iii) psychographic information, (iv) a prior transaction, and (v) a credit rating.
 - 15. The method of claim 12, wherein the determination if the transferable item price may be associated with the first consumer is based on information associated with the second consumer.
 - 16. The method of claim 12, wherein the determination if the transferable item price may be associated with the first consumer is based on information associated with the item.
 - 17. The method of claim 16, wherein the information associated with the item comprises at least one of: (i) the item, (ii) a cost associated with the item, (iii) a retail price associated with the item, (iv) the transferable item price, and (v) a subsidy associated with the item.



1 2 3	18. The method of claim 12, wherein the determination if the transferable item price may be associated with the first consumer is based on payment of a transfer fee amount by the first consumer.
1 2 3	19. The method of claim 12, wherein the determination if the transferable item price may be associated with the first consumer is based on a task to be performed by the first consumer.
1	20. The method of claim 19, wherein the task comprises at least one of: (i)
2	applying for a service, (ii) subscribing to a service, (iii) receiving information, and (iv)
3	providing information.
1	21. The method of claim 1, wherein the determination that the second consumer is
2	entitled to purchase the item in exchange for payment of the amount based on the
3	transferable item price is based on information received from the first consumer.
1	22. The method of claim 21, wherein the information received from the first
2	consumer is received via at least one of: (i) an e-mail message, (ii) a Web page, (iii) a
3	portable consumer device, (iv) personal digital assistant, (v) a telephone, (vi) an interactive
4	voice response unit, (vii) a point of sale terminal, (viii) an automatic teller machine, and
5	(ix) a kiosk.
1	23. The method of claim 21, wherein said determining comprises:

- receiving a consumer identifier from the first consumer, the consumer identifier
 being associated with the second consumer.
- 1 24. The method of claim 23, wherein the received consumer identifier comprises 2 at least one of: (i) an e-mail address, (ii) á name, (iii) a postal address, (iv) a telephone 3 number, (v) a user name, and (vi) a payment identifier.
 - 25. The method of claim 23, further comprising:
- 2 receiving from the second consumer a second consumer identifier; and
- 3 comparing (i) the consumer identifier received from the first consumer and (ii) the
- 4 second consumer identifier.

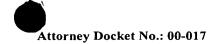
	2	transmitting a transferable item price code to the second consumer based on the	
	3	consumer identifier received from the first consumer.	
	1	27. The method of claim 1, wherein the determination that the second consumer is	
	2	entitled to purchase the item in exchange for payment of the amount based on the	
	3	transferable item price is based on information received from the second consumer.	
	1	28. The method of claim 27, wherein the information received from the second	
	2	consumer is received via at least one of: (i) an e-mail message, (ii) a Web page, (iii) a	
	3	portable consumer device, (iv) personal digital assistant, (v) a telephone, (vi) an interactive	
1	4	voice response unit, (vii) a point of sale terminal, (viii) an automatic teller machine, and	
	5	(ix) a kiosk.	
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*	1	29. The method of claim 27, further comprising:	
	2	transmitting a transferable item price code to the first consumer.	
	1	30. The method of claim 29, further comprising:	
	2	receiving the transferable item price code from the second consumer.	
	1	31. The method of claim 30, further comprising:	
	2	verifying the transferable item price code received from the second consumer.	
	1	32. The method of claim 31, further comprising:	
	2	comparing (i) the transferable item price code transmitted to the first consumer and	
	3	(ii) the transferable item price code received from the second consumer.	
	1	33. The method of claim 29, wherein the transferable item price code is encrypted.	
	1	34. The method of claim 33, wherein the transferable item price code is encrypted	
	2	using a hash function.	

26. The method of claim 23, further comprising:



1	35. The method of claim 29, wherein the transferable item price code indicates at			
2	least one of: (i) the transferable item price, (ii) the first consumer, (iii) the second			
3	consumer, and (iv) a transaction time.			
1	36. the method of claim 27, wherein said determining comprises:			
2	receiving a consumer identifier from the second consumer, the consumer identifier			
3	being associated with the first consumer.			
1	37. The method of claim 36, wherein the received consumer identifier comprises			
2	at least one of: (i) an e-mail address, (ii) a name, (iii) a postal address, (iv) a telephone			
3	number, (v) a user name, and (vi) a payment identifier.			
1	38. The method of claim 36, further comprising:			
2	retrieving the transferable item price based on the consumer identifier received			
3	from the second consumer.			
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1	39. The method of claim 1, wherein the determination that the second consumer is			
2	entitled to purchase the item in exchange for payment of the amount based on the			
3	transferable item price is based on a restriction associated with the transferable item price.			
1	40. The method of claim 39, wherein the restriction is based on information			
2	associated with the second consumer.			
_	associated with the second consumer.			
1	41. The method of claim 40, wherein the information associated with the second			
2	consumer comprises at least one of: (i) an address, (ii) demographic information, (iii)			
3	psychographic information, (iv) a prior transaction and (v) a credit rating.			
1	42. The method of claim 39, wherein the restriction is based on information			
2	associated with the first consumer.			
1	43. The method of claim 39, wherein the restriction is based on at least one of: (i)			

a predetermined date, and (ii) a predetermined period of time.



1	44. The method of claim 39, wherein the restriction is based on at least one of: (i)		
2	a predetermined number of consumers who use the transferable item price, (ii) a		
3	predetermined number of items sold at the transferable item price, and (iii) a		
4	predetermined monetary amount.		
1	45. The method of claim 39, wherein the restriction is based on a task to be		
2	performed by at least one of: (i) the first consumer, and (ii) a second consumer.		
1	46. The method of claim 45, wherein the task comprises at least one of: (i)		
2	applying for a service, (ii) subscribing to a service, (iii) receiving information, and (iv)		
3	providing information.		
1	47. The method of claim 1, wherein the determination that the second consumer is		
2	entitled to purchase the item in exchange for payment of the amount based on the		
3	transferable item price is based on payment of a transfer fee amount by the second		
4	consumer.		
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1	48. The method of claim 1, wherein the first consumer is allowed to purchase the		
2	item at the transferable item price even if the second consumer purchases the item at the		
3	transferable item price.		
1	49. The method of claim 1, wherein the first consumer is prevented from		
2	purchasing the item at the transferable item price if the second consumer purchases the		
3	item at the transferable item price.		
	Nom at the transferance from proces		
1	50. The method of claim 1, wherein the transferable item price is dynamic.		
1	51. The method of claim 50, wherein the transferable item price changes based on:		
2	(i) a period of time, (ii) a number of consumers who use the transferable item price, and		
3	(iii) a number of items sold at the transferable item price.		
1	52. The method of claim 1, further comprising:		
2	arranging for the second consumer to purchase the item in exchange for providing		
3	payment of the amount based on the transferable item price.		

1	53. The method of claim 52, further comprising:	
2	providing a benefit to at least one of (i) the first consumer and (ii) the second	
3	consumer based on said arranging.	
1	54. The method of claim 52, wherein the transferable item price is based on a	
2	purchase made by the first consumer, and the item purchased by the second consumer is	
3	different than an item purchased by the first consumer.	
1	55. The method of claim 52, wherein the transferable item price is based on a	
2	purchase made by the first consumer, and a number of items purchased by the second	
3	consumer is different than a number of items purchased by the first consumer.	
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MY	56. A method of selling an item, comprising:	
\$	56. A method of selling an item, comprising: receiving from a first consumer a binding offer to purchase an item in exchange for	
3	payment of an offer price, the offer price being defined by the consumer;	
4	arranging for the first consumer to purchase the item in exchange for providing	
5	payment of an amount based on the offer price;	
6	determining a transferable item price associated with the first consumer based on	
7	the offer price;	
8	associating the transferable item price with the first consumer;	
9	determining that a second consumer is entitled to purchase the item in exchange for	
10	payment of an amount based on the transferable item price; and	
11	arranging for the second consumer to purchase the item via a communication	
12	network.	
1	57. A method of transferring an item price, comprising:	
2	arranging with a merchant to be associated with a transferable item price; and	
3	providing an indication enabling a second consumer to purchase an item in	
4	exchange for payment of an amount based on the transferable item price.	
1	58. A method of purchasing an item, comprising:	
2	exchanging an indication associated with a transferable item price; and	

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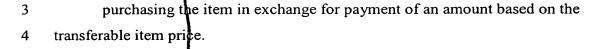
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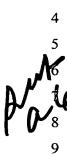
59. A method of facilitating a transaction, comprising:
associating a transferable transaction term with a first consumer; and
determining that a second consumer is entitled to purchase an item in accordance with the transferable transaction term.

- 1 60. The method of claim 59, wherein the transferable transaction term comprises 2 at least one of: (i) a financing term, (ii) a warranty term, (iii) a particular item, (iv) an item 3 quantity, (v) a probability that an offer will be accepted, and (iv) a discount.
 - 61. A method of facilitating a transaction, comprising:
 associating a transferable payment amount with a first consumer; and
 determining that a second consumer is entitled to receive the transferable payment
 amount in exchange for at least one of: (i) selling an item, (ii) receiving information, (iii)
 providing information, and (iv) performing a task.
 - 62. A method of facilitating a transaction, comprising:
 associating a transferable item price established between a consumer and a first
 merchant; and

determining that the consumer is entitled to purchase an item from a second merchant in exchange for payment of an amount based on the transferable item price.

- 63. A method of facilitating a transaction, comprising:
 associating a transferable item price between a first consumer and a first merchant;
 and
 determining that a second consumer is entitled to purchase an item from a second
 merchant in exchange for payment of an amount based on the transferable item price.
- 64. A method of facilitating a transaction, comprising:
 associating a transferable item price with a first consumer; and
 determining that the first consumer is entitled to transfer a benefit to a second
 consumer, wherein the benefit is based on the transferable item price.

1	65. An apparatus for facilitating a transaction, comprising:
2	a processor; and
3	a storage device in communication with said processor and storing instructions
4	adapted to be executed by said processor to:
5	associate a transferable item price with a first consumer; and
	determine that a second consumer is entitled to purchase an item in
7	exchange for payment of an amount based on the transferable item price.
1	66. The apparatus of claim 65, wherein said storage device further stores at least
2	one of: (i) transferable item price code database, and (ii) a second consumer database.
1	67. The apparatus of claim 65, further comprising:
2	a communication device coupled to said processor and adapted to communicate
3	with at least one of: (i) a consumer device, (ii) a merchant device, and (iii) a controller.
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M	68. A medium storing instructions adapted to be executed by a processor to
2	perform a method of facilitating a transaction, said method comprising:
3	associating a transferable item price with a first consumer; and
4	determining that a second consumer is entitled to purchase an item in exchange for
5	payment of an amount based on the transferable item price.
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1	69. A computer-readable medium that stores data accessible by a program
2	executable on a data processing system, the data being organized according to a data
3	structure that includes:
4	an transferable item price code data object; and
5	a transferable item price data object representing a transferable item price and
6	being accessible from the transferable item price code data object,
7	wherein the transferable item price code data object indicates that a second
8	consumer is entitled to purchase an item in exchange for payment of an amount based on
9	the transferable item price:



70.	A computer	readable medium that stores data accessible by a program
executable (on a data pro	cessing system, the data being organized according to a data
structure th	at includes	

an second consumer identifier data object; and

a transferable item price data object representing a transferable item price and being accessible from the second consumer identifier data object,

wherein the second consumer identifier data object indicates that a second consumer is entitled to purchase an item in exchange for payment of an amount based on the transferable item price.